

EXHIBIT M

Sarah Harris

From: Ali Raza <alirazashaheen2@gmail.com>
Sent: Tuesday, May 18, 2021 6:45 PM
To: Luis Beauchamp
Subject: Proposal of 1000 APPS
Attachments: EXPENSES!!!!.xlsx

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Hi Mr. Beauchamp,

Hope you are doing well. I am sorry I missed your call two days in a row.

I was on the other call. I have spoken to jacquelyn- She said she is not willing to sell her calls.

She is the OWNER of this Call Center- Our All volume weather its inbound or outbound calls- She just wants for her agency- She doesnt want to share with anyone-

However, I have a proposal for you If you think it makes sense. Because according to me the biggest challenge for any Agency in US is the Leads-

That is why Jacquelyn was smart enough to create her own call center so she doesn't have to rely on anyone for her leads where she can control the quality, Volume and budget.

How Jacquelyn is working with us she is paying us whole Call center expenses- + A certain percentage from her Agency Sales

She is currently doing around 400 APPS for Final Expense 100 Sales for Medicare by cross selling the Final Expense Clients!

IF you are interested i can help you in creating your own facility for Leads and Sales-

You can have your own team sitting in Pakistan and can facilitate you with 100% of your Needs of Leads even though with retention and customer service.

We need 10 % of the Annual premium after deducting the expenses & Chargebacks- How you can pay 10% we will invoice you for the leads and you will pay us in terms of leads payments.

Also all those inbound calls will be yours too that we will get from your team here in Pakistan.

You already have seen our work and we understand very well what the Final Expense Industry is.

If you are interested we can have phone call tomorrow and discuss further- the expenses for 1000 Sales will be around

\$1,30,000. /1000 Applications \$135/ CPA

We don't do any GI- We only do Graded or Preferred- \$900 Average Annual premium Sales

You will fund the whole expenses of call centers each month- We will give you the whole details of every expenses and salaries ect. We will make a different facility for you for space of 500 employees -

Please see this is the agreement we have for Jacquelyn with retention team- We have 12 people for her for customer service and retention.

Our chargeback is very less than you she is getting only 20 % charge back

Let me know your thoughts or have any questions !

Regards,

Ali